

**REMARKS**

This Amendment responds to the Final Office Action of January 3, 2007.

Claims 1, 3-4, 15-16, 18-19, 22-26, 31, 35-40, 43, 45-49, 51, and 52 remain in this application. Claims 1, 16, 24, 25, 31, 35, 38-40, 43, 45-49, and 52 are currently amended. Claim 53 is new. The amended claims and new claim are supported by the specification. Claims 2, 5-14, 17, 20-21, 27-30, 32-34, 41-42, 44, and 50 have been previously canceled.

In the Office Action, the Examiner has rejected claims 1, 3-4, 15-16, 18-19, 22-26, 31, 35-40, 43, 45-49, 51, and 52, under 35 U.S.C. § 103(a) as being unpatentable over Sampson et al. (U.S. Patent No. 5,802,499) in view of the "Wall Street Letter" article, Kirksey (U.S. Patent No. 6,460,021), and Aziz et al. (U.S. Patent No. 6,018,721).

Applicants thank the Examiner for the telephonic interview of June 1, 2007. During the interview the Examiner stated he believed that Claim 1 and its dependent claims was patentably distinct from the prior art of record and was in a form for allowance. During the interview the Examiner discussed proposed amendments to the other pending claims that the Examiner believed would put the other claims in a form for allowance. Applicants believe that they have made those amendments and that for the reasons set forth in response to the previous Office Action, that all currently pending claims are in a form for allowance. However, if the Examiner believes that further

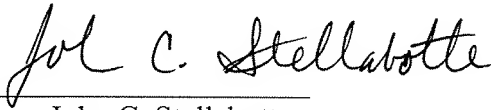
amendments are necessary, Applicants request that the Examiner please contact the undersigned below.

**CONCLUSION**

In light of the foregoing amendments and remarks, Applicants believe that the application is in a proper format for allowance of all currently pending claims and earnestly solicit a notice to that effect.

Respectfully submitted,

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